

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Billy Joe Disinger and Cathy Geraldine

Disinger

a/k/a Cathy Scarlett

S.S. Nos.: xxx-xx-1219 and xxx-xx-5897

Mailing Address: 2 Tanglewood Drive, Southern Pines, NC 28387-

Case No. 11-80439

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on March 15, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 28, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 3/10/11

Lastname-SS#: Disinger-1219

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
None		

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrenrage Amount	(See †)
None			**
			**
			**
			**
			**
None			**
			**
			**
			**

REFLECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	None

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

IRS Tax Liens Secured Amt

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes \$758

State Taxes \$14

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int.% Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount**

DMI= None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ \$105 per month for 36 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 28.32 months.

Sch D # = The number of the secured debt as listed on Schedule D

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Cash Jar
Post Office Box 025250
Miami, FL 33102-5250

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

500 Fast Cash
418 G St SE
Miami, OK 74354-8210

Cash Jar
Post Office Box 025250
15050
Miami, FL 33102-5250

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

ABC Loan
286 Waterloo Path
Olympia, WA 98513

Cash Jar
PO BOX 1639
Belize City, Belize, CA

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Advantage Cash Services
Post Office Box 111
Miami, OK 74354-1904

Cash Jar
2500 Wilcrest Drive Suite 201
Houston, TX 77042

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Ameriloan
3531 P Street NW
Post Office Box 111
Miami, OK 74355

Cash Jar
PO BOX 025250, #15050
Miami, FL 33102

Experian
P.O. Box 2002
Allen, TX 75013-2002

Ameriloan.com
Internet Cash Advance Marketing
#5-2368 Laurel Street
Vancouver, BC V5Z4M9

Cash USA Solomon Internet
2780 South Jones Boulevard
Las Vegas, NV 89146

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Bank of America
Post Office Box 15026
Wilmington, DE 19886-5026

Century Link
Post Office Box 4300
Carol Stream, IL 60197-4300

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Bureau of Recovery, LLC
1813 East Dyer Road
Suite 411
Santa Ana, CA 92705

Cooper's Pharmacy
Post Office Box 668
Vass, NC 28394

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Capital One
Post Office Box 85015
Richmond, VA 23285-5075

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402-6140

Credit One Bank
585 South Pilot Street
Las Vegas, NV 89119

George Brown Associates, Inc.
2200 Crown Post Executive Dr.
Charlotte, NC 28227

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Credit Protection
13355 Noel Road #2100
Dallas, TX 75240-6612

GMAC Mortgage
Post Office Box 4622
Waterloo, IA 50704

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Jackie & Anita Dove
1277 Laurel Court
Vass, NC 28394

HSBC Bank
Post Office Box 5253
Carol Stream, IL 60197

North Carolina Employment Securi
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

E Payday Loans
Post Office Box 571992
Salt Lake City, UT 84157

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

Paragon Leasing/Alliance
9757 Military Parkway
Dallas, TX 75227

Extrafunds.com
c/o Tribal Court
Post Office Box 140
Box Elder, MT 59521

JC Christensen & Associates
Post Office Box 519
Sauk Rapids, MN 56379

PDLnow.com
Post Office Box 5135
Wilmington, DE 19808

First Health Center for
Health and Fitness
170 Memorial Drive
Pinehurst, NC 28374

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Pinehurst Medical
205 Page Road
Pinehurst, NC 28374

First Premier
3820 North Louise Avenue
Sioux Falls, SD 57107

Merrick Bank
10705 South Jordan Gateway
Suite 200
South Jordan, UT 84095

Progress Energy Carolinas
c/o Interstate Credit Collections
Post Office Box 3136
Winston Salem, NC 27102-3136

GC Services
6330 Gulfon
Houston, TX 77081

Midland
8875 Aero Drive
Ste 200
San Diego, CA 92123

Resurgent
625 Pilot Road
Ste 2
Las Vegas, NV 89119

Genesis Financial
c/o Tate & Kirlin Associates
2810 Southampton Road
Philadelphia, PA 19154

NCO Financial Systems
Post Office Box 15630
Wilmington, DE 19850

Robinson, Regan & Young, P.C.
260 Cumberland Bend
Nashville, TN 37228-1804

Santander
8585 North Stemmons Freeway
Suite 1100-N
Dallas, TX 75247

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Spot on Loans
Post Office Box 140
Box Elder, MT 59521

Water Service Corporation
c/o Affiliated Credit Services
Post Office Box 7739
Rochester, MN 55903

Sprint
Post Office Box 8077
London, KY 40742

WFNNB/FBVI
PO Box 182273
Columbus, OH 43218

SSM Group
Post Office Box 558
Mission, KS 66201

SST/CIGPFI
4315 Pickett Road
Saint Joseph, MO 64503

Star Cash Processing
Post Office Box 111
Miami, OK 74355-0111

Stevens Driving Academy of Texas
9757 Military Parkway
Dallas, TX 75227

Time Warner Cable
Attn: Collections
2505 Atlantic Avenue
Raleigh, NC 27604

Time Warner Cable
Post Office Box 9037
Addison, TX 75001-9037